

Fill in this information to identify the case:

Debtor 1 Norman E. VollentineDebtor 2 Stephanie A. Vollentine
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 17-10979

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A. S/B/M First Niagara Bank N.A.Court claim no. (if known): 13Last 4 digits of any number you use to
identify the debtor's account:0 0 2 0

Date of payment change:

Must be at least 21 days after date
of this notice09/15/2022

New total payment:

\$ 499.60

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate increaseCurrent interest rate: 4.49%New interest rate: 5.24%Current principal and interest payment: \$ 473.78New principal and interest payment: \$ 499.60**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Norman E. Vollentine
First Name Middle Name Last Name

Case number (if known) 17-10979

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Michelle Yakovich
Signature

Date 08/22/2022

Print: Michelle Yakovich
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723

Email bk_specialists@keybank.com

ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 0020 ELOC BILLING MAINT AND DISPLAY 08/15/22 07:45:01
NE VOLLENTI 1ST PMT 01/15/11 INV 212/005 TYPE CONV. RES LOC MAN B
BILL METHOD B CUR PMT 08/15/22 PB 56789.36 IR 04.49000 GRP CQK
INT BILLED THRU 07/21/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 02 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED
-- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 57,247.77 CONST
DUE DT: 08/15/22 APR: 4.49000 % INDX: 4.0000000 % MRGN: + .490000 % ESC
USER ID: 2AB - BILL DATE: 072122 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT *O .00 15.37
PRINCIPAL .00 15.37
INTEREST .00 .00
ESCROW .00 .00
LATE CHARGES .00 .00
NSF .00 .00
OTHER FEES .00 .00
LIFE INSURANCE .00 .00
A&H INSURANCE .00 .00
MISCELLANEOUS .00 .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
4:UPD PRINT 5:UPD DFILE PF2:ADDL MSGS
PRESS PF14 FOR MEMOS ACTIVE CH 13 BANKRUPTCY
USES CONSUMER KPLO PMT LOGIC OPTIONS ELOC ADVANCE STOP = B
REMOVED LOSS MITIGATION CEASE & DESIST STOP = 5

ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 0020 ELOC BILLING MAINT AND DISPLAY 08/22/22 07:26:11
NE VOLLENTI 1ST PMT 01/15/11 INV 212/005 TYPE CONV. RES LOC MAN B
BILL METHOD B CUR PMT 08/15/22 PB 56789.36 IR 04.49000 GRP CQK
INT BILLED THRU 08/19/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 02 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED
-- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 57,026.04 CONST
DUE DT: 09/15/22 APR: 5.24000 % INDX: 4.7500000 % MRGN: + .490000 % ESC
USER ID: 2AB - BILL DATE: 081922 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT 499.60 15.37 514.97
PRINCIPAL 262.92 15.37 278.29
INTEREST 236.68 .00 236.68
ESCROW .00 .00 .00
LATE CHARGES .00 .00 .00
NSF .00 .00 .00
OTHER FEES .00 .00 .00
LIFE INSURANCE .00 .00 .00
A&H INSURANCE .00 .00 .00
MISCELLANEOUS .00 .00 .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
4:UPD PRINT 5:UPD DFILE PF2:ADDL MSGS
PRESS PF14 FOR MEMOS ACTIVE CH 13 BANKRUPTCY
USES CONSUMER KPLO PMT LOGIC OPTIONS ELOC ADVANCE STOP = B
REMOVED LOSS MITIGATION CEASE & DESIST STOP = 5

UNITED STATES BANKRUPTCY COURT
DISTRICT OF WESTERN PENNSYLVANIA

In Re: Norman E. Vollentine,
Stephanie A. Vollentine,

Debtors

Case No. 17-10979

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on **08/22/2022**, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtors' Attorney:
Jeffrey G. Herman

Trustee:
Ronda J. Winnecour

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtors:
Norman E. Vollentine
Stephanie A. Vollentine
3272 Dublin Rd
Waterford, PA 16441

/s/Michelle Yakovich
Bankruptcy Specialist
KeyBank N.A.